

**UNITED STATES BANKRUPTCY COURT**

**FOR THE**

**EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

ANTOINETTE JOSEPHINE PADMORE  
AND  
WESLEY SPRINKLE

Debtors

Chapter 13

Case No. 16-13446-BFK

**OBJECTION TO CONFIRMATION OF MODIFIED PLAN,  
NOTICE OF OBJECTION TO CONFIRMATION OF MODIFIED PLAN  
AND  
NOTICE OF SCHEDULED HEARING ON THIS OBJECTION**

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Chapter 13 Modified Plan filed January 24, 2017. The cause for this objection is as follows:

**Violation of 11 U.S.C. §1325(b)(1)(B) & §1325(a)(3) - Disposable Income & Good Faith – Below Median Debtors have a disposable monthly income of \$551.00 yet are only paying \$240.39 per month for 36 months.**

**Violation of 11 U.S.C. §1325(a)(6) - Feasibility -**  
-Plan funding makes debtor automatically delinquent.  
-Debtors have already entered into an agreement reflected in this Court's Order of January 3, 2017 which requires monthly payments of \$484.24 per month, which payments have not been factored into Debtor's proposed budget.

**Violation of 11 U.S.C. §1325(a)(3) - Good Faith - Seven (7) unsecured claims totalling \$133,831.62 have been filed. It does not appear debtors endeavored to file accurate schedules.**

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

**Notice of Objection To Confirmation**

Antoinette Josephine Padmore and Wesley Sprinkle, Case # 16-13446-BFK

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

***Attend the hearing to be held on March 9, 2017 at 1:30 p.m. in Courtroom #3 on the 3<sup>rd</sup> floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314.*** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman  
300 North Washington Street, Ste, 400  
Alexandria, VA 22314

Clerk of the Court  
United States Bankruptcy Court  
200 South Washington Street  
Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: February 10, 2017

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington Street, #400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

**Notice of Objection To Confirmation**

Antoinette Josephine Padmore and Wesley Sprinkle, Case # 16-13446-BFK

**CERTIFICATE OF SERVICE**

I hereby certify that I have this 10<sup>th</sup> day of February, 2017, served via ECF authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Antoinette Josephine Padmore  
Wesley Sprinkle  
Chapter 13 Debtors  
4753 West Braddock Rd apt 201  
Alexandria, VA 22311

Ashvin Pandurangi  
Attorney for Debtor  
Ap Law Group, Plc  
1518 Willow Lawn Dr., Suite 300  
Richmond, VA 23230

/s/ Thomas P. Gorman  
Thomas P. Gorman